

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

IVELIS TORRES

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:21-10283

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 29, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/18/2021 and confirmed on 7/12/21 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		39,600.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		39,600.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,700.00	
Trustee Fee	1,732.99	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,432.99

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC	0.00	28,762.06	0.00	28,762.06
	Acct: 2670				
	QUICKEN LOANS LLC	148.26	148.26	0.00	148.26
	Acct: 2670				
	ERIE FEDERAL CREDIT UNION(*)	3,184.65	3,184.65	187.62	3,372.27
	Acct: 3044				
					32,282.59

Priority					
	REBEKA A SEELINGER ESQ	0.00	0.00	0.00	0.00
	Acct:				
	IVELIS TORRES	0.00	0.00	0.00	0.00
	Acct:				
	SEELINGER LAW CORPORATION	3,700.00	3,700.00	0.00	0.00
	Acct:				
	*** NONE ***				

Unsecured					
	1ST FINANCIAL BANK/JEFFERSON CAPIT/	176.41	8.83	0.00	8.83
	Acct: 0689				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	3,779.55	189.13	0.00	189.13
	Acct: 6661				
	LVNV FUNDING LLC	3,150.25	157.64	0.00	157.64
	Acct: 3549				
	CAVALRY SPV I LLC - ASSIGNEE(*)	6,271.77	313.84	0.00	313.84
	Acct: 0144				
	CITIBANK NA**	2,465.98	123.40	0.00	123.40
	Acct: 9603				
	DISCOVER BANK(*)	9,584.19	479.58	0.00	479.58
	Acct: 5700				
	NAVIENT PC TRUST	4,350.89	217.72	0.00	217.72
	Acct: 7574				
	PORTFOLIO RECOVERY ASSOCIATES LLC	3,801.18	190.21	0.00	190.21
	Acct: 5609				
	PORTFOLIO RECOVERY ASSOCIATES LLC	4,078.09	204.07	0.00	204.07

21-10283

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4248				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 5609				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	DISTRICT COURT	0.00	0.00	0.00	0.00
	Acct:				
	WELTMAN WEINBERG & REIS CO LPA	0.00	0.00	0.00	0.00
	Acct:				
					1,884.42

TOTAL PAID TO CREDITORS 34,167.01

TOTAL CLAIMED  
PRIORITY 0.00  
SECURED 3,332.91  
UNSECURED 37,658.31

Date: 05/29/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

IN RE:

IVELIS TORRES

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:21-10283

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Ivelis Torres  
Debtor

Case No. 21-10283-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: May 30, 2024

Form ID: pdf900

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2024:

Recip ID	Recipient Name and Address
db	+ Ivelis Torres, 1553 W 32nd Street, Erie, PA 16508-2262
15377168	+ Honorable Timothy S. Beveridge, 1571 West 38th Street, Erie, PA 16508-2348
15377729	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 31 2024 00:29:38	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15397432	+ Email/Text: JCAP_BNC_Notices@jcap.com	May 31 2024 00:16:00	1st Financial Bank USA, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
15377162	+ Email/Text: bankruptcynotice@1fbusa.com	May 31 2024 00:15:00	1st Financial Bank USA, Attn: Bankruptcy, Po Box 1200, North Sioux City, SD 57049-1200
15377163	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 31 2024 00:44:47	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15381554	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 31 2024 00:44:28	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15377164	+ Email/Text: bankruptcy@cavps.com	May 31 2024 00:16:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
15385305	+ Email/Text: bankruptcy@cavps.com	May 31 2024 00:16:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15394931	Email/PDF: Citi.BNC.Correspondence@citi.com	May 31 2024 00:28:46	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15377165	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 31 2024 00:28:11	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15379320	Email/Text: mrdiscen@discover.com	May 31 2024 00:14:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15377166	+ Email/Text: mrdiscen@discover.com	May 31 2024 00:14:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15377167	+ Email/Text: kslater@eriefcu.org	May 31 2024 00:15:00	Erie Federal Credit Union, Attn: Bankruptcy, 3503 Peach Street, Erie, PA 16508-2741
15390826	Email/PDF: resurgentbknofications@resurgent.com	May 31 2024 00:44:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15377169	Email/Text: pitbk@weltman.com	May 31 2024 00:15:00	Matthew W. Pomy, Esquire, Weltman, Weinberg

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: May 30, 2024

Form ID: pdf900

Total Noticed: 24

15381771	Email/PDF: pa_dc_claims@navient.com	May 31 2024 10:07:53	& Reis Co., LPA, 436 7th Ave., Suite 2500, Pittsburgh, PA 15219-1842 NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15377170	+ Email/PDF: pa_dc_claims@navient.com	May 31 2024 09:57:42	Navient, Attn: Bankruptcy Dept., PO Box 9500, Wilkes Barre, PA 18773-9500
15397489	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 31 2024 00:45:03	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15377171	+ Email/Text: bankruptcyteam@quickenloans.com	May 31 2024 00:16:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15387489	+ Email/Text: bankruptcyteam@quickenloans.com	May 31 2024 00:16:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
15377172	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 31 2024 00:29:19	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15377729	^ MEBN	May 31 2024 00:14:28	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15377173	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 31 2024 00:28:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans, LLC
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15377174	*+	1st Financial Bank USA, Attn: Bankruptcy, Po Box 1200, North Sioux City, SD 57049-1200
15377175	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15377176	*+	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
15377177	*+	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15377178	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15377179	*+	Erie Federal Credit Union, Attn: Bankruptcy, 3503 Peach Street, Erie, PA 16508-2741
15377180	*+	Honorable Timothy S. Beveridge, 1571 West 38th Street, Erie, PA 16508-2348
15377181	*	Matthew W. Pomy, Esquire, Weltman, Weinberg & Reis Co., LPA, 436 7th Ave., Suite 2500, Pittsburgh, PA 15219-1842
15377182	*+	Navient, Attn: Bankruptcy Dept., PO Box 9500, Wilkes Barre, PA 18773-9500
15377183	*+	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15377184	*+	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15377185	*+	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 2 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2024

Signature: /s/Gustava Winters

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: May 30, 2024

Form ID: pdf900

Total Noticed: 24

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2024 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. brian+ecf@briannicholas.com, mcallaecf@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor Quicken Loans LLC brian+ecf@briannicholas.com, mcallaecf@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Ivelis Torres rebeka@seelingerlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6